

Record and Return to:
 Mortgage Services
 P.O. Box 5449
 3000 Leadenhall Road
 Mt. Laurel, NJ 08054
 Security #: nc-2004-0025bw
 MERS ID #: 100020000277271148
 440110095

**Assignment of Deed
 of Trust or Mortgage**

Loan #: 0027727114
 Name: BAKER
 State of: MS
 County of: DESOTO

1-877-766-8244

Know all men by these presents that PHH Mortgage Services, 3000 Leadenhall Road Mt. Laurel, New Jersey, a corporation existing under the laws of the state of Delaware for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

Mortgage Electronic Registration System ("Mers")
 G4318 Miller Road
 Flint, MI 48507

That certain promissory note and Deed of Trust or Mortgage described as follows:

Note and Deed of Trust or Mortgage dated: 05/27/2004

Amount: 235500

Executed by: CHARLES BAKER

Clerks File or Instrument No:

Recorded Date:

Book: 2003

Volume:

Page: 788

Address: 4160 BLUFF HERNANDO MS 38632

Describing land therein as described in Deed of Trust/Mortgage referred to herein.

Together with the Note therein or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust or Mortgage.

Dated: 08/23/2004

PHH Mortgage Services
 3000 Leadenhall Road
 Mount Laurel, NJ 08054

Witnessed By:

Pallevi Maddiwar

By:

Sharon Demarest
 Assistant Vice President

Prepared By:

Saowaneel Sweeney
 3000 Leadenhall Rd
 Mt Laurel, NJ 08054

By:

Noreen Marini
 Assistant Secretary

State of New Jersey, County of Burlington

On 08/23/2004, Before me the undersigned, a notary public in and for said state and county, personally appeared Sharon Demarest and Noreen Marini personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President and Assistant Secretary of the Corporation that executed the within instrument, on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-laws or resolution of its board of directors. Witness my hand and official seal in the state and county last aforesaid.

Notary Public

Titi Udoh
 Notary Public for New Jersey
 My Commission Expires: 02/27/2009

STATE MS.-DESOTO CO.

SEP 13 11 20 AM '04

BK 2068 PG 122
 CH. CLK.

TITI UDOH
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires Feb. 27, 2009

EXHIBIT 'A'

Beginning at the northeast corner of the Northwest Quarter of Section 29, Township 3 South, Range 9 West, thence south 2 degrees, 21 minutes east 1318 feet along the east line of the northwest quarter of Section 29 to the southeast corner of the Riley property and being the point of beginning of the following Tract 8: thence south 88 degrees, 40 minutes west 959.3 feet along the south line of the Riley tract to the point in the center of Bluff Road; thence north 49 degrees, 38 minutes west 346.0 feet along the center of said road to a point; thence north 38 degrees, 45 minutes west 100 feet along the center of said road to a point; thence north 23 degrees, 45 minutes west 100 feet along the center of Bluff Road to the northwest corner of Tract 8; thence north 88 degrees, 33 minutes east 1309.0 feet to a point in the east line of the Riley tract; thence south 2 degrees, 21 minutes east 405.0 feet to the point of beginning and containing 10.5 acres more or less. All bearings are magnetic. The above lot is shown on a survey by J.F. Lauderdale dated March 1978, of the Riley Property. Lying in the N/W 1/4.

LESS AND EXCEPT, road right of way to DeSoto County, Mississippi as recorded in Deed Book 41, Page 269, in the Office of the Chancery Clerk of DeSoto County, Mississippi.